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THE MAILING LIST IS ONLY PRINTED
ABOUT EVERY TEN DAYS.
THEREFORE, DO NOT FEEL UN-
EASINESS IN THE DATE OF THE PAPER.
ON THE LITTLE PINK SLIP IS NOT
CHANGED AS SOON AS THE SUB-
SCRIPTION IS RENEWED.

WE DESIRE TO CALL THE ATTEN-
TION OF ALL PERSONS SEND-
ING POLITICAL AND OTHER COM-
MUNICATIONS TO THE TIMES TO
THE NECESSITY OF SIGNING THEM
AND TO THE FACT THAT THE NAME
OF THE CONTRIBUTOR WILL BE
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THURSDAY, APRIL 15, 1897.

MEETINGS AND EVENTS TO-DAY.

Lafayette Chapter, Masons, Masonic Tem-
ple.
Virginia Lodge, K. of P., Laube's Hall.
Hines Lodge, K. of P., Schiller Hall.
Aurora Lodge, I. O. O. F., Elliott's Hall.
Henderson Lodge, I. O. O. F., Toney's
Hall.
Monacan Tribe, I. O. R. M., Monroe Hall.
Manito Tribe, I. O. R. M., Kersa's Hall.
Furness Tribe, I. O. R. M., Odd Fellows
Hall.
Richmond Council, Jr. O. U. A. M., Gate-
wood's Hall.
A. W. Glinn Council, Jr. O. U. A. M., Bel-
lenger Hall.
Davis Council, Jr. O. U. A. M., Eighth
and Hull streets.
Knights of the Macabees, Smith's Hall.
Iron Moulders Union, Eagle Hall.
Herndon Council, R. A. C., Bowman Hall.
McCarthy Council, R. A. C., Lee Camp Hall.
Evergreen Camp, Woodmen of the World,
Concordia Hall.
Cynthia Grove, U. A. O. D., Cersley's
Hall.
Liberal Grove, U. A. O. D., Druid's Hall.
Monroe Grove, U. A. O. D., Gatewood's
Hall.
Stationary Engineers, Jr. O. U. A. M.
Hall.
Jefferson Lodge, I. O. G. T., Powell's Hall.
Soldiers Home Lodge, I. O. G. T., Sol-
diers' Home.
Howard's Grove Lodge, I. O. G. T., Good
Templars Hall.
St. Patrick's Beneficial Society, Twenty-
sixth and Grace streets.
Henrico Lodge, Mystic Chain, Wigwam
(Barton Heights).
West End Beneficial and Social Society,
Lamb's Hall.
Stuart Horse Guard, Blues Armory.
Richmond Senate Knights of the Ancient
Essence Order, St. Albans Hall.

THE DEMOCRATIC SPLIT.

The Democratic members of Congress
are split dwelling together in unity.
The trouble began when Mr. Bailey was chosen
as leader of the minority, but did not
publicly manifest itself until Saturday
last when the question arose as to what
would be the policy of the Democrats to-
wards the Republicans. A caucus was
held at night and it soon developed that
there were two well-defined factions, one
led by Mr. Bailey and the other by Mr.
McMillan.

Mr. Bailey made the first move by offer-
ing a resolution which in substance is
as follows:
"Resolved, That the Democratic mem-
bers of the House of Representatives are
willing to consider any legislation which
the Republicans may propose; to support
it if it is good; to oppose it if it is bad,
but, believing that most of the measures
proposed by the Republicans are opposed
to the best interests of the country, they
will not urge the Republicans to take action."

A substitute for this resolution was pro-
posed by Mr. Handy, of Delaware, declar-
ing the Democrats to be opposed to the
Republican policy of inaction, and pledg-
ing them to use every parliamentary
means in their power to force the Republi-
cans to organize the committees of the
House and proceed with legislation.

The Bailey resolution was adopted by a
vote of about 2 to 1. Another resolution
by Mr. De Armond, of Missouri, was
adopted declaring that the Democrats did
not endorse the Republican programme of
House sessions every third day.

It will be seen that the De Armond res-
olution was in conflict with the Bailey
resolution, if indeed, it did not render it
negatory. At any rate, when on yester-
day Mr. Dingley moved to adjourn, Mr.
Bailey and his followers carried out the
spirit of the Bailey resolution above
quoted and voted with the Republicans,
while the anti-Baileys voted the other
way. Some of the Democratic members
refused to commit themselves and did
not vote at all, and the call for a ye
and nay vote was not sustained, so that
it is not definitely known how the non-
committals stand, but the end is not yet.

THE SOUTH IS LEARNING.

In commenting on the announcement
that a meeting of Southern insurance
men will be held at Southern Pines on the
25th instant, to consider the question as
to how to keep Southern insurance money
at home, the Charleston News and Courier
suggests a plan which has been in suc-
cessful operation in that city for two

years. The News and Courier does not
tell us what that plan is, but says that
it has worked well there, and that there
is no reason why it should not work well
in other communities of the South. The
management of the company, it says, has
been admirable, and the business has
been growing at a most encouraging rate.
The News and Courier adds that "the
South were itself out trying to whip the
North thirty-five years ago, and is now
wearing itself out trying to support the
North. We would be rich and prosperous,
if we could learn to live at home, and
do business on our own account."

This is a hard lesson for the South to
learn, but that it is learning there can be
no question. The Southern people had for
so long a time depended on the North
for their manufactured products, that
they got the impression, not unnaturally,
that manufacturing in the South was im-
practicable. Nobody was more surprised
than the Southern men when it was de-
veloped by actual experiment that the
South not only could manufacture, but
that in many lines it could beat the
North. Some people are still skeptical,
but by degrees their doubts will disap-
pear, and the time will come when the
South will live largely within itself.

Of course, there are people who shake
their heads and say that it is impossi-
ble to have large insurance companies in this
section of the country, but there are other
people who say and know that the thing
is not impossible, and by and by the
doubts will disappear, and we shall keep
our insurance money at home.

JEFFERSON AND SILVER.

In his speech before the Association of
Democratic Clubs, in Washington, on the
occasion of the celebration of Jefferson's
birthday, the Hon. W. J. Bryan, among
other things, said:

Mr. Cleveland, more than any other
person in this nation, is responsible for
the prominent position which the money
question now occupies. It was his deter-
mination to complete the demonetization
of silver and make the gold standard per-
petual that aroused the masses of the
United States to active resistance. Un-
der the influence of the silver question,
the gold standard, the gold bonds, and
the gold certificates—all these things
together forced the money question into
the forefront of the conflict and made
it possible for the Democratic party to
take the position which it did in the cam-
paign of 1896. The struggle for supremacy
between the gold standard and bimetal-
lism was recognized as a contest between
the money power and the common people.
In seeking to restore bimetalism, the
Democratic party was applying the prin-
ciples of Jefferson to the money ques-
tion, because bimetalism will give us a
financial system more just than the gold
standard in its operation as between man
and man.

So far as Mr. Cleveland is concerned,
we do not see why Mr. Bryan should
either criticize him or complain of him
for what he accused Mr. Cleveland of
having done. It is a well-known fact that
Mr. Cleveland served notice on the Demo-
cratic party before he was nominated
in 1892, that he was unconditionally op-
posed to the free coinage of silver, and
the party, of which Mr. Bryan was then
a prominent member (though Mr. Bryan
voted against him at the election), nomi-
nated him with a full knowledge of his
position on the silver question, and with
full knowledge that Mr. Cleveland would
veto a free coinage bill, should such a
bill pass Congress and come to him for
his signature. So much for the criticism.
As for the complaint, surely in the esti-
mation of Mr. Bryan and other advocates
of free silver, Mr. Cleveland did the
Bryan people a great favor when he
forced the free silver issue to the front.
Unless Mr. Bryan thinks that the thing
was prematurely done.

But this, by the way, Mr. Bryan says
that in seeking to restore bimetalism,
the Democratic party was applying the prin-
ciples of Jefferson to the money question.
When Mr. Bryan says bimetalism, he
means free silver, and while his party
may, in his estimation, have been apply-
ing the principles of Jefferson to the
money question, it did not apply the prac-
tice of Jefferson, for during the adminis-
tration of President Jefferson, his Secre-
tary of State issued the following order:
Department of State, May 1, 1805.

Sir: In consequence of a representation
from the directors of the Bank of the
United States that considerable purchases
have been made of dollars coined at the
mint for the purpose of exporting them,
and as it is probable further purchases
and exportations will be made, the Presi-
dent (Thomas Jefferson) directs that all
silver to be coined at the mint shall be
of small denominations, so that the value
of the largest piece shall not exceed half
a dollar.

JAMES MADISON.
Robert Patterson, Esq., Director of the
Mint.
This fact was prominently brought out
the other day by Senator Caffery, of
Louisiana, in an interview with the New
York Evening Post, and after quoting
the above order, he mentions the further
fact that pursuant to this order, the
silver dollar was dropped from the coin-
age, and that no more pieces were struck
during the eight years that Jackson was
President. Mr. Caffery also calls atten-
tion to the fact that Jefferson throughout
all his writings on the subject of the
monetary standard, leaned to gold as the
standard of value, and never at any time
varied from his proposition that "the pro-
portion between the values of gold and
silver is a mercantile problem altogether."

M. Bryan is having a hard time of it,
indeed, in trying to adjust the Father
of Democracy to modern Bryanism.

MATTHEW MARSHALL DOES NOT READ CRITICALLY.

The Times has frequently referred to
the currency articles that appear in every
Monday's issue of the New York Sun
signed "Matthew Marshall." There is
no such person as "Matthew Marshall."
This is a nom de plume of some very
well-informed person; but he lives in
New York city, is perfectly well-informed
of the conditions that exist there, is per-
fectly satisfied with those conditions, but
he is utterly ignorant of the conditions
existing in other and vast areas of this
great country where the currency system
that suits New York city is wholly in-
adequate for the necessities of the people.

Matthew Marshall has been reading the
statement made in December last by
William L. Royall, Esq., of this city, to
the Committee on Banking and Currency
of the House of Representatives, pub-
lished in the volume that the House has
had printed, and, in last Monday's Sun
he has the following remarks upon it.
Speaking of the currency reformers who
ask for a currency that shall not have
upon it the government endorsement, he
says:

Their idea is that banks should be al-
lowed to issue currency without security
and without limit except that of the de-
mand for it. As one of their spokesmen,
Mr. Royall, of Virginia, said to the

House Committee on Currency and Bank-
ing last winter: "If you will let us put
out as many notes as we please on our
own assets and do not require us to give
any security of any sort for those notes,
I don't care how many provisions you
may put in for driving the notes back,"
and he claimed it as a merit for such
notes that they would be at a discount
as compared with the currency of the
great financial centres, and thus would
circulate only in the rural districts. He
instanced as a model for imitation a Vir-
ginia bank, now defunct, which in 1859,
with a capital and surplus of \$100,000,
of which \$25,000 was specie, issued notes
to the amount of \$16,774 and made loans
to the amount of \$27,000. He also said
that in the same county at this day there is
not, altogether, \$18,000 in currency in cir-
culation. How, under any conceivable
legislation, the capital could be procured
to do so, he did not undertake to explain.
Nor did he explain how such a bank,
with its resources mostly locked up in
loans to farmers, could redeem its circula-
tion when it was presented in large
amounts, as he undoubtedly would be if
it could be bought at a discount.

This extract affords a fine specimen of
the way the opponents of the local cur-
rency proposition read and consider the
arguments of its advocates. Mr. Royall
did not say the county in which the bank
he referred to was situated, did not
have, to-day, \$18,000 of currency in cir-
culation. The bank he referred to was
situated in Montgomery county, whereas
the county that did not have the \$18,000,
was Tazewell. This may not be impor-
tant as effecting the argument, but it is
very important as showing that Matthew
Marshall has not given such study to Mr.
Royall's paper as enables him to com-
ment upon it with accuracy.

Now Montgomery county is by no
means a "deserted region," nor is Taze-
well county a "deserted region," though,
under a currency system that makes
every dollar good at par in the commer-
cial centres, they take from both coun-
ties its national currency and both are at
all times "deserted" of any circulating me-
dium. But they have a great deal of
very valuable property all the same. Both
counties are blue grass, grazing coun-
ties, of as great fertility as any in the
world, and the farmers raise and graze
great quantities of splendid cattle and
other animals. Some of the very finest
beef that Matthew Marshall ever sees in
New York city goes there from these
two counties.

Matthew Marshall imagines (and his
whole Wall street contingent does the
same) that because a region may not
have property convertible in a moment
into transferable capital, that they are
therefore destitute of capital. All prop-
erty made valuable by the gifts of nature
or by the labor of man is capable of be-
ing converted into transferable or bank-
ing capital. Some may be surrounded
by such conditions that it is not imme-
diately convertible, but if conditions were
favorable, or if time is given, it can all
be converted into such capital.

These Montgomery and Tazewell coun-
ties have very valuable property, and if
our currency laws were all repealed, so
that they might make the best use of
their property possible they would find
means of converting into available capital
as much of it as was necessary for their
purposes.

We will illustrate this. If Matthew
Marshall will turn to page 216 of the
same volume in which he read Mr. Roy-
all's statement he will find Mr. R. A. Lan-
caster when pointing out to the Banking
Committee that the provision of the Na-
tional Bank act requiring stockholders to
be liable for as much more as the face
of his stock, making the following state-
ment:

"There are but few rich men in the
South. We have one who in Richmond
would enable him to organize
several national banks each year, and yet,
as he told me a few days ago, he had
never invested a dollar in a national bank
because of the double risk."

Now, if banking were free, this Rich-
mond capitalist, who has a great deal of
cash capital, would probably invest a good
deal of it in banking. He would thus
be doing it upon the security of your splen-
did blue grass lands, and I will add \$50,000
and with this \$100,000 we will start a bank
in Montgomery which will issue cur-
rency notes enough to give all the people
of that region a sufficient supply of media
of exchange." There is one way in which
that region might get a bank. But the
methods are infinite if only the laws
were so framed or if the present laws
were repealed that the people could make
use of their own resources.

Matthew Marshall says Mr. Royall did
not explain how such a bank, with its
resources mostly locked up in loans to
farmers could redeem its circulation when
at a discount. This is another illustra-
tion of Matthew Marshall not having read
Mr. Royall's paper, for he did explain that
very thing.

The notes would not be at a discount
in Virginia. All of our banks would know
the character of all of them, so that no
notes of an irresponsible bank could ever
get into circulation.

Added by steam and electricity Virginia
would have what would be practically a
clearing house for the whole State, and
no bank of issue could survive that was
without a standing in that clearing house.

All Virginia bank notes would, therefore,
be good at par all over Virginia, and, as
soon as the system got well at work, which
would, of course, take a little time, there
would be very few calls for redemption of
notes by Virginians. Some of their notes
would undoubtedly stray at times into
other States, and there, being at a dis-
count in these other States because the
people and the banks there knew nothing
of the soundness of our banks, would come
back here at once for redemption. The
banks would, of course, have to keep
themselves provided with a gold fund to
meet these and such home demands as
are made upon them. But this thing
would soon regulate itself. The bank
would soon find out how much gold it
had to keep on hand to meet these de-
mands and they would all be met.

All that is necessary is for the legisla-
tor to keep his hands off and the business
people of Virginia will find out the best
way to conduct their own business so as
to produce the best results.

WHY HORSES ARE CHEAP.

The decline in the prices of horses and
mules during the past ten years is a
matter of serious concern to stock raisers.
A Western man who has been investigat-
ing the subject furnishes some interesting
information on that score. In 1887 the av-
erage price of horses in the United States
was \$72.43, and of mules \$7.14. Since that
time, the price has gradually declined,

until, in 1897, the average price of horses

is \$31.51, and of mules \$4.45.
The impression prevails that electricity
and bicycles are responsible for the de-
cline, but the investigation to which we
referred shows clearly that this impression
is erroneous. For example, in 1890, when
the average price of horses was \$28.84, and
of mules \$3.25, there were but 5.73 miles
of street railway, of which 4.66 miles
were operated by animal power. The
number has been reduced since that time,
but making every allowance, it is esti-
mated that at the outside not more than
50,000 horses and mules have been dis-
placed by electricity.

As for bicycles, it is evident that they
have not retired draught horses and mules
and most of those who ride wheels are
those who never owned and rarely use a
horse. In short, it is estimated that the
whole number of horses and mules dis-
placed by the bicycle does not exceed
200,000.

In 1883 the number of horses and mules
in this country was 10,535,110. It is very
clear, therefore, that the disease of two or
three hundred thousand out of this vast
number would have very little effect, if
any, on the price. We shall have to look,
therefore, beyond electricity and bicycles
for the real cause of depreciated values,
and we do not have far to go, for the
statistics show that in 1893, when the rapid
decline began, the supply of horses and
mules had increased from 10,535,110 in 1883
to 16,206,902, a gain of about 54 per cent.
in ten years. Moreover, we are told that of
this increase over three million head came
from the ranches in the Northwest and
Texas. It was not until 1883 that the
breeding of horses in vast numbers on
government pasture began, but after that
time a large number of cheap horses were
thrown upon the market with the con-
sequent decline in price.

Thus we see that in the production of
horses as in the production of silver and
other things, the decline is due in a great
measure to the increased production. It
is believed, however, that the lowest point
has now been passed, and that there will
be hereafter a rise rather than a decline
in prices, due to the fact that the area of
government pasturage has been greatly
reduced.

The Washington Post's cut of the Jef-
ferson dinner shows Bryan in a dress
suit. This is really carrying the war
against Lillie right up to the Capitol.

The recent bank failures in which Alt-
geld appears to have been interested
show that he has not improved in his
financial views.

The Washington Post says: "Secretary
Bliss is about to de-Hoke Smithize the
Interior Department" and the Iowa
courts have determined that "Swips" is
a good word. Our language grows beau-
tifully.

The first thing Phoebe Cousins knows
some of the real strong minded girls will
call her an old maid.

This attempt to get Wannamaker in the
arena again, seems to indicate that the
politicians found him a good chag in the
last fight.

The appointment of Adini on the Bi-
metallic Commission is not calculated to
bring him into much more prominence
than his four year's oblivion as Vice-
President.

With the grand jury added to his sena-
torial fight Dr. Hunter, of Kentucky, is
liable to lose his patience.

A shower of worms is reported at Bur-
lington, New Jersey. The State of Gen-
eral E. Burd Grubb, too!

Senator Morgan has developed into the
greatest legislative warrior of the age.
It is a pity that his years prevents him
taking the field in some of these numerous
conflicts.

The Bradley-Martins will take part in
the Queen's jubilee, but the Queen can't
help that.

New York is to return to free lunches,
but Roosevelt got out from under the
wreck.

Professor Forbes, who has discovered
sixty ways of spelling the name of the
chinch bug, had better employ his time
in looking up one way of exterminating
it.

The cyclone in Chandler left a church
and a school. Thus does the discrimi-
nating element provide for comfort for all
the ill-fated citizens.

A Salem (Mass.) man has invented an
umbrella which can be folded and put
into the pocket, and now the last diffi-
culty is arranged for the men who used
to be compelled to carry them off under
their arms.

The digging up of fifty skeletons in the
streets of New York at least shows that
they are not all kept in their closets.

During his stop in Staunton last night
Bryan was particularly about the condi-
tion of the platform. Platforms have
been disastrous to Mr. Bryan.

The returns show that Brice began to
build that house in Ohio in about the
right time.

His Compensation.

She—You have broken the promise you
made me.
He—Never mind, my dear; don't cry.
I'll make you another.—Comic Cuts.

One Construction.

"So he praised my singing, did he?"
"Yes, he said it was heavenly."
"Did he really say that?"
"Well, not exactly, but he probably
meant that. He said it was unearthly."
—London Tit-Bits.

The Envious Crow.

As the daffodill raised its pretty head
And into the sunlight said:
A passing crow cawed loud and long:
"Get on to de yellor daffill!"
—Cincinnati Commercial Tribune.

His Only Refuge.

A Boston man is advertising for a
boarding house where they don't have
bicycle lark for breakfast, luncheon and
dinner. He might try a deaf and dumb
asylum.—Washington Post.

No Limit.

A New York girl says she has been offered
\$1,000 for one of her fingers. What is
a full hand worth in that town?—Chicago
Times-Herald.

Possession of Auburn.

An East Angover (N. H.) young girl was
badly burned about the head and face
through a celluloid comb taking fire. A
girl with hair of that color ought never

to use a celluloid comb.—Commercial Ad-
vertiser.

Helping His Grandma.

"Come, little boy," his grandma said
"Upon this chair you'll sit,
And hold the worsted in your hands,
And help your grandma knit."
"Oh, yes," the little boy replied,
And smiled a little bit.
"There's nothing I like more to do
Than help my grandma—nit!"
—Harper's Round Table.

Great Romanesque.

"Bosworth would have made a fortune
as a novelist."
"What makes you think so?"
"I was with him the other evening
when he was telling his wife why he hap-
pened to be so late in getting home."
—Cleveland Leader.

Automatic Landlord.

"They have such a cozy little flat."
"Have they any children?"
"No; the landlord won't allow it."—Chi-
cago Record.

Repeat One Law.

Holax—Do you think that navigation of
the air will ever be a success?
Tomlik—Certainly. All that is neces-
sary is to obtain the repeal of the law of
gravitation.—Louisville Courier-Journal.

AFFAIRS IN GOOD CONDITION.

Meeting of the Stockholders of the West
End Land and Improvement Company.

The stockholders of the West End
Land and Improvement Company met
yesterday at the office of the president.
The annual report showed the com-
pany's affairs to be in a remarkably
sound and healthy condition.
The sales during the year were \$4,654.80.
The expenses, including taxes, were
\$2,246.96.
The book value of the stock is \$46.45
per share—par value \$25.
The total capital stock is \$250,000.
Total assets, including cash, \$49,940.00.
The old officers were re-elected as fol-
lows:
President, James H. Dooley.
Vice-President, Thos. M. Rutherford.
Secretary, Geo. J. Rogers.
Treasurer, Joseph Bryan.
Directors: James H. Dooley, Joseph
Bryan, J. M. Montague, Moses Millner,
Thos. M. Rutherford, Thos. N. Carter,
Dr. George E. Taber.

Miss Mayo as "America."

A very important business meeting of
the Junior Hollywood Memorial Associa-
tion was held at the Y. M. C. A. Tuesday
afternoon.

Arrangements are being perfected for
the coming entertainment, "Scenes and
Incidents of the Cuban War." Tickets
were distributed and are now on sale
at the following places:
Mrs. Wirt Henry, 715 West Franklin.
Mrs. George Wayne Anderson, 121 South
Tenth.

Miss Lucy Atkinson, 507 East Grady.
Miss Isoline Moses, Eighth and Frank-
lin.
Mrs. D. C. Richardson, 9 Twenty-ninth.
Mrs. E. Leslie Spence, Jr., Main, be-
tween Seventh and Eighth.

Taylor & Brown.
George M. West.
Felix Smith and William C. Schmidt.

One of the most beautiful and effective
scenes in the coming entertainment will
be "Cuba appealing to America for Aid."
America will be represented by Miss
Lina Mayo. Her statuesque beauty has
won many an encore on former occasions.
Mrs. Bethel with her lovely, sympathetic
voice will plead in behalf of Cuba.

Col. Mosby Will Arrive To-day.

Col. John S. Mosby will reach Richmond
this evening at 7 o'clock, and will be the
guest of Mr. Joseph Bryan while here.
A telegram from Washington says that
the Grant Memorial Monument affair on the
25th of this month, although it was at
first his intention to attend it, his re-
asons for absence are that he has not re-
ceived any official invitation from any of
the gentlemen in charge of the parade.
The organization of the Sons of Confed-
erate Veterans of New York, through
their representative, Mr. Alphonse H. Tow-
son, has decided not to appear at the
formation of the parade made any re-
quest. Col. Mosby decided not to appear
on the occasion. Gen. Dodge and Mayor
Strong have both chosen four Confederate
soldiers for aids, but no invitation was
extended to Col. Mosby by either of these
gentlemen who had matters in their
hands. Col. Mosby was the only Confed-
erate officer ever close to Grant and took
the State of Virginia for the latter in the
Presidential campaign, the two remaining
firm friends till Grant's death.

To Entertain Their Guest.

Elaborate preparations are being made
by Post A. the local branch of the Travel-
lers' Protective Association, for the
reception and entertainment of the
knights of the grip who will attend the
annual convention of the Virginia division.
Large delegations from Danville, Peters-
burg, Norfolk and Lynchburg will com-
e to the convention.

Matters of great importance to the
travelling men of Virginia and the
material welfare of the State will be in-
troduced. At this convention State offi-
cers are to be elected and committees ap-
pointed. Delegates to the national con-
vention, which meets in